

What is claimed is:

1 1. A method of personalizing content delivery to a user, said
2 method comprising the steps of:

3 determining in the moment point of contact constraints of said
4 user;

5 retrieving a profiled past of said user;

6 retrieving current actions; and

7 delivering content to said user in response to said constraints
8 of said point of contact, said profiled past and said current
9 actions.

1 2. The method of claim 1, wherein said step of determining in the
2 moment point of contact comprises the step of determining
3 constraints of a current fingertip touchpoint of said user.

1 3. The method of claim 2, wherein said touchpoint comprises a
2 cell phone, kiosk, personal digital assistant device, laptop
3 computer, terminal, or desktop computer.

1 4. The method of claim 1, wherein said point of contact
2 constraints includes a location indication.

1 5. The method of claim 4, wherein said location indication
2 includes global positioning system coordinates.

1 6. The method of claim 1, wherein said profiled past includes a
2 demographic profile.

1 7. The method of claim 6, wherein said demographic profile is
2 assumed.

1 8. The method of claim 7, wherein said demographic profile is
2 assumed based on anonymous demographic data supplied by a third
3 party.

1 9. The method of claim 6, wherein said demographic profile is
2 layered.

1 10. The method of claim 1, wherein said profiled past includes
2 purchased data.

1 11. The method of claim 10, wherein said purchased data is
2 lifestyle or lifestage views of users based on a baseline
3 parameter.

4 12. The method of claim 11, wherein said baseline parameter is a
5 block or group.

1 13. The method of claim 1, wherein said profiled past includes
2 data generated by datamining of navigational and transactional
3 information, or user submitted data, or purchased data, or
4 combinations thereof.

1 14. The method of claim 1, wherein said current actions includes
2 transactions.

1 15. The method of claim 14, wherein said transactions includes
2 listings of purchases or payments or returns.

1 16. The method of claim 1, wherein said current actions includes
2 clickstream data.

1 17. The method of claim 16, wherein said clickstream data
2 includes page hits, sequence of hits, duration of page views,
3 response to advertisements, transactions, or conversion rates.

1 18. The method of claim 1, wherein the step of said delivering
2 said content comprises the step of sending a personalized web
3 page to said user.

1 19. The method of claim 1, wherein said content is an
2 opportunity.

1 20. The method of claim 1, wherein said content is delivered by
2 converting said point of contact constraints into a take action
3 opportunity.

1 21. A system for personalizing content delivered to a user,
2 comprising:

3 means for determining a point of contact device of said user;

4 means for retrieving a profiled past of said user;

5 means for retrieving current actions; and

6 means for delivering content to said user in response to said
7 point of contact device and said profiled past and said current
8 actions.

22. A server having a web site for providing personalized content to a user, comprising:

a computer processor having server software installed for processing a web site having content;

means for determining a point of contact device of said user;

means for retrieving a profiled past of said user;

means for retrieving current actions; and

wherein said server software is adapted for delivering said web site content personalized to said user in response to said point of contact device and said profiled past and said current actions.

1 23. A computer program product for instructing a processor to
2 provide a web site accessible by a user having a point of contact
3 device, said computer program product comprising:

4 means for determining said point of contact device of said user;

5 means for retrieving a profiled past of said user;

6 means for retrieving current actions; and

7 wherein said computer program product is adapted for delivering
8 web site content personalized to said user in response to said
9 point of contact device and said profiled past and said current
10 actions.

FOIA b 7 - D